



State Senator

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VALDE GARCIA

Serving the 22nd District

Shiawassee-Livingston-southern Ingham counties

A Glimpse of Current Legislation & Critical Issues Focus: IDENTITY THEFT

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If you would like to receive copies of our Identity Theft brochure, "Don't Let Someone Steal your Life," please contact Senator Garcia via e-mail at senvgarcia@senate.michigan.gov or call toll-free at 1-800-516-0026.

'Tis the seasons to be merry and to be full of holiday cheer. 'Tis also the most frequent time of year for individuals to be taken advantage of by thieves. So I ask, "Who will take advantage of you this winter?" Hopefully, no one if you take the appropriate precautions while enjoying your Yuletide shopping.

The crime of stealing someone's identify has become a very easy and common occurrence. This type of theft can strike at anytime to anyone. Thieves can steal your personal information including credit card and Social Security numbers, personal bank information, or even start a fraudulent bank account.

This year, rather than worrying about how to repair your damaged identify after it is stolen, it is important to be proactive and prevent the crime from ever occurring. Last year, 4,640 Michigan residents were affected by identify theft. Experience indicates that these offenses will increase substantially during the holiday shopping season.

How can these crimes be prevented? The Michigan Senate has created legislation that will make it easier for consumers to protect themselves as well as provide efficient means to correct a damaged credit record. The package of bills includes provisions to stop credit card numbers from being printed on receipts and limits the kind of transactions that require the disclosure of Social Security numbers. However, no matter how stringent laws may be, criminals find ways to break the rules.

To help protect your good name, and to prevent possible identification problems, follow these easy tips:

- Destroy or shred anything with personal information about you or your family members before you throw it away.
- Do not distribute your Social Security number.
- Do not share your Internet passwords with anyone.
- Review your credit report annually to be sure that there are no erroneous entries or fraudulent accounts.

In addition to these helpful tips, I have available at my office a useful brochure that provides instructions for those individuals who have had their financial identities stolen. The pamphlet also further describes precautions that should be taken so that your credit remains in tact. The brochures can be mailed to you by calling 1-800-516-0026.